

United States Bankruptcy Court
District of Oregon

In re:
Patrick John McTiernan
Debtor

Case No. 25-30466-pcm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-3

User: admin

Page 1 of 2

Date Rcvd: May 19, 2025

Form ID: D7C

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

Recip ID	Recipient Name and Address
db	+ Patrick John McTiernan, 2590 NW Upshur St., Apt. 203, Portland, OR 97210-2159
102764685	+ Casey English, 11511 NE Morris St., Unit B, Portland, OR 97220-1720
102764686	Cavalry SPV I, LLC, PO Box C-90006, Bellevue, WA 98009
102764690	+ Equitable Finance Co., 3226 Washington Blvd., Ogden, UT 84401-3913
102764695	+ Law Office of William D. Schaub, P.C., 1730 SW Skyline Blvd., Suite 102, Portland, OR 97221-2547
102764700	Suttell Hammer & White, P.S., Attn: Nicholas R. Filer, Attorney, PO Box C-90006, Bellevue, WA 98009

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: CSPBankruptcy@doj.state.or.us	May 19 2025 23:40:00	Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-9995
smg	EDI: ORREV.COM	May 20 2025 03:29:00	ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+ Email/Text: usaor.bankruptcy@usdoj.gov	May 19 2025 23:40:00	US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg	^ MEBN	May 19 2025 23:30:33	US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
102764683	EDI: CAPONEAUTO.COM	May 20 2025 03:29:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
102764684	+ EDI: CAPITALONE.COM	May 20 2025 03:29:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
102764687	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 19 2025 23:40:00	Chex Systems, Inc., 7805 Hudson Road, Ste 100, Saint Paul, MN 55125-1595
102764688	EDI: CCS.COM	May 20 2025 03:29:00	Credit Collection Service, 725 Canton St., Norwood, MA 02062-2679
102764689	+ EDI: MAXMSAIDV	May 20 2025 03:29:00	Dept of Ed/Aidvantage, 1891 Metro Center Dr., Reston, VA 20190-5287
102764691	+ EDI: BLUESTEM	May 20 2025 03:29:00	Fingerhut/Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
102764692	+ Email/Text: argbsref@geico.com	May 19 2025 23:40:00	GEICO General Insurance Co., One GEICO Plaza, Washington, DC 20076-0005
102764693	EDI: IRS.COM	May 20 2025 03:29:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
102764694	+ EDI: JPMORGANCHASE	May 20 2025 03:29:00	JP Morgan Chase Bank NA, PO Box 659754, San Antonio, TX 78265-9754
102764696	+ Email/PDF: resurgentbknofications@resurgent.com	May 19 2025 23:34:13	LVNV Funding LLC, c/o Resurgent Capital

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102764697	Email/PDF: MerrickBKNotifications@Resurgent.com	May 19 2025 23:33:57	Services L.P., PO Box 1269, Greenville, SC 29602-1269 Merrick Bank, PO Box 9201, 10705 S Jordan Gateway, Suite 200, Old Bethpage, NY 11804-9001
102764698	+ EDI: ORREV.COM	May 20 2025 03:29:00	ODR Bankruptcy Unit, 955 Center St NE Rm 353, Salem, OR 97301-2555
102764699	EDI: PRA.COM	May 20 2025 03:29:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd. Ste. 100, Norfolk, VA 23502
102764701	+ EDI: SYNC	May 20 2025 03:29:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
102764702	+ Email/Text: ufco@unitedfinance.com	May 19 2025 23:40:00	United Finance Co., Attn: Roger Lloyd, 515 E. Burnside St., Portland, OR 97214-1183

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025

Signature: /s/Gustava Winters

U.S. BANKRUPTCY COURT
DISTRICT OF OREGON

FILED

May 16, 2025

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.



U.S. Bankruptcy Judge

D7C (9/28/21)

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re
Patrick John McTiernan, xxx-xx-3926
Debtor(s)

} Case No. **25-30466-pcm7**
}
} CHAPTER 7 ORDER DISCHARGING
} DEBTOR(S), DISCHARGING TRUSTEE,
} AND CLOSING CASE
}

The court finds the debtor filed a petition under title 11, United States Code, on 2/14/25 and the trustee has filed a report of no assets and performed all other administrative duties as required and, therefore,

IT IS ORDERED that:

1. Pursuant to 11 U.S.C. § 727, the debtor is hereby granted a discharge.
2. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.
3. The trustee is discharged as trustee of the debtor's estate.
4. This case is closed.

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Explanation of Bankruptcy Discharge in a Chapter 7 Case (the following information provides a general explanation and does not constitute an order of the court):

A chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt covered by the discharge. Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts owed before the debtor's bankruptcy case was filed. Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

No one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorneys' fees.

Moreover, in a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

However, not all debts are discharged. Some of the common types of debts that are not discharged are:

- (a) debts covered by an enforceable reaffirmation agreement;
- (b) debts for domestic support obligations;
- (c) debts for most student loans;
- (d) debts for most taxes;
- (e) debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- (f) debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- (g) some debts which the debtor did not properly list;
- (h) debts for death or personal injury caused by operating a vehicle while intoxicated;
- (i) debts for certain types of loans owed to pension, profit sharing, stock bonus or retirement plans; and
- (j) debts to a spouse or former spouse for property settlement.

Additionally, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Furthermore, per 11 U.S.C. § 524(f), a discharge order does not prevent debtors from paying any debt voluntarily, and this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.